

The three routes to cover, and which one is yours

Almost everyone believes they are covered. The difference between the three routes shows in A and E, and that is the worst day to find out.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- Your valid European Health Insurance Card, if you are from the EU, Iceland, Liechtenstein, Norway or Switzerland. Check the date: it expires without warning.
- If you are a pensioner from another EU State, your country's S1 form and the receipt for registering it in Spain.
- If you are from outside the EU, your private insurance policy with its cover and exclusions, in a language you can show.
- The padrón certificate, if you have one: it is the door to the regional health card.
- A list of your medicines by active ingredient, not just the brand: brands change from one country to another.

2 · The order to do things in

- 1 Work out which route covers you TODAY and write it down. There are three and they do not mix: the European card for temporary stays, the S1 for EU pensioners, or private insurance.
- 2 If you hold the European card, check it covers what you think. It is designed for necessary treatment during a temporary stay, not for coming here to be treated.
- 3 If you are a pensioner from an EU State, ask your country for the S1 and register it here: that is what gives you access as an insured person.
- 4 If neither works for you, look at the special agreement with the Spanish social security or a private policy, and compare what each one excludes.
- 5 Once the route is clear, apply for your region's health card and choose a health centre before you need one.

3 · The mistakes we see again and again

- Mistaking the European card for full cover. It covers treatment that becomes necessary during a temporary stay, on medical judgement.
- Letting the European card expire unnoticed. Nobody warns you, and you find out at the A and E desk.

- Believing that owning a house here entitles you to public healthcare. What entitles you is your situation, not your deed.
- Buying private insurance without reading the pre-existing condition exclusions. That is where most claims fall.
- Applying for the regional card without being on the padrón. It is the prior requirement, and you find out in the queue.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Comisión Europea, Tarjeta Sanitaria Europea**
<https://ec.europa.eu/social/main.jsp?catId=559&langId=es>
- **Seguridad Social (INSS), prestaciones y convenio especial**
<https://www.seg-social.es/wps/portal/wss/internet/Inicio/>
- **Conselleria de Sanitat, Generalitat Valenciana**
<https://www.san.gva.es/>
- **Tu Europa, derechos de los ciudadanos de la UE**
https://europa.eu/youreurope/citizens/travel/carry/animal-plant/index_es.htm

If you would rather we did it

€89 the study: what covers you here today and which paper you are missing

€190 the special agreement or S1 file, filed

We are not doctors, we are not insurance brokers and we do not sell policies: we take no commission from any insurer. If your answer is private cover we will say so without charging you for saying it. Entitlement is recognised by the INSS or by your regional health service.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

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